

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Byrne, Steven Lawrence			Name of Joint Debtor (Spouse) (Last, First, Middle): Byrne, Cheryl Ann		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Cheryl Ann Pitts		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1034			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4122		
Street Address of Debtor (No. and Street, City, and State): 3009 223rd Place Sauk Village, IL <div style="text-align: right; font-size: small;">ZIP Code 60411</div>			Street Address of Joint Debtor (No. and Street, City, and State): 3009 223rd Place Sauk Village, IL <div style="text-align: right; font-size: small;">ZIP Code 60411</div>		
County of Residence or of the Principal Place of Business: Cook			County of Residence or of the Principal Place of Business: Cook		
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: x-small;"> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 </div>					
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: x-small;"> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>					
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: x-small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>					

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Byrne, Steven Lawrence**Byrne, Cheryl Ann****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

Daniel Hofbauer**07-44142-drd7****11/20/07**

District:

Relationship:

Judge:

Western District of Missouri**Former Employer****Dennis R.Dow****Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Theodore Marcus Liddell**June 13, 2009**

Signature of Attorney for Debtor(s)

(Date)

Theodore Marcus Liddell 6295197**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Byrne, Steven Lawrence
Byrne, Cheryl Ann**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Steven Lawrence ByrneSignature of Debtor **Steven Lawrence Byrne****X /s/ Cheryl Ann Byrne**Signature of Joint Debtor **Cheryl Ann Byrne**

Telephone Number (If not represented by attorney)

June 13, 2009

Date

Signature of Attorney***X /s/ Theodore Marcus Liddell**

Signature of Attorney for Debtor(s)

Theodore Marcus Liddell 6295197

Printed Name of Attorney for Debtor(s)

Theodore M. Liddell, LLC

Firm Name

1395B Main St., Suite C
Crete, IL 60417

Address

questions@attytheodoremliddell.com**(708) 310-2052 Fax: (708) 235-2045**

Telephone Number

June 13, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Steven Lawrence Byrne
Cheryl Ann Byrne**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Steven Lawrence Byrne
Steven Lawrence Byrne

Date: June 13, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Steven Lawrence Byrne
Cheryl Ann Byrne**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Cheryl Ann Byrne
Cheryl Ann Byrne

Date: June 13, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Steven Lawrence Byrne,**
Cheryl Ann Byrne

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	39,900.00		
B - Personal Property	Yes	7	28,775.36		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	1		57,231.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		102,420.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,157.16
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,032.23
Total Number of Sheets of ALL Schedules		24			
Total Assets			68,675.36		
Total Liabilities				159,652.79	

United States Bankruptcy Court
Northern District of Illinois

In re **Steven Lawrence Byrne,**
Cheryl Ann Byrne

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,157.16
Average Expenses (from Schedule J, Line 18)	3,032.23
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,767.25

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,333.82
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		102,420.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		109,754.66

B6A (Official Form 6A) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 3 Bedroom, 1 Bathroom, 1-Car Garage Ranch House on crawl space Location: 3009 223rd Place, Sauk Village, IL 60411	Tenants By Entirety	J	39,900.00	30,049.43

**Market Value of Residence provided by Re/Max
Southeast Realtor Marge Moeller of similar homes
that sold in area since 8/2008.**

**Re/Max Southeast Realtor Marge Moeller
3655 Ridge Road
Lansing, IL 60438
1-708-474-4000**

Sub-Total > **39,900.00** (Total of this page)

Total > **39,900.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Steven L. Byrne's Cash in Pocket: \$40.00 Cheryl A. Byrne's Cash in Pocket: \$7.00 Total Value: \$47.00	J	47.00
		Location at Residence: 3009 223rd Place, Sauk Village, IL 60411		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Two accounts located at JPMorgan Chase Bank, N.A., Dyer Branch 0025F, 799 Joliet Street, Dyer, IN 46311, 1-800-935-9935 or 1-219-865-2351 totaling: \$1,429.24	J	1,429.24
		Checking Account Number: 000185020473509 Checking Account Balance: \$725.73 Names on Checking Account: Steven L. Byrne and Cheryl A. Byrne		
		Savings Account Number: 000001620260875 Savings Account Balance: \$703.51 Names on Savings Account: Steven L. Byrne and Cheryl A. Byrne		
		Total Value: \$1,555.88		
		Advance Financial Federal Credit Union Primary Share Account Number: 95793 Account Balance: \$5.99	H	5.99
		This account is necessary to keep open for the auto loan that Steven L. Byrne has with the credit union.		
		Location/Telephone: Advance Financial Federal Credit Union, 4035 Alder Street, East Chicago, IN 46312-2855, 1-219-392-3900.		
		On-line Ebay PayPal Account at www.paypal.com	W	388.13
		Address: PayPal, PO Box 45950, Omaha, NE 68145-0950, 1-888-221-1161 or 1-402-935-2017		
		Account Total Amount: \$388.13		

Sub-Total > **1,870.36**
(Total of this page)

6 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<p>All amounts listed are estimated replacement (age & condition) values:</p> <p>Living Room:</p> <p>Entertainment Center (\$50), Coffee Table (\$100), End Tables-2 (\$100), End Table Cabinets (\$20), Kenwood Home Stereo-Cabinets, Speakers, CD, Turntable, Cassette, 11-12 years old (\$200), Couch Table (\$50), Curio Cabinet (\$60), Zenith 27" TV, bad color, 10 years old (\$20), RCA 500-Watt Home Theatre 6-Speaker (\$100), Lazy Boy Couch with Recliners, Fold -down center section (\$150), Matching Loveseat (\$75), Sony DVD Player (\$40), Sylvania VCR Player (\$10), Black Plastic 4-shelf unit (\$10), Brass and Glass Floor Lamp w/Shelf(\$25), Sauder Pantry Cabinet (\$40), Large oil painting (\$90), 2 Matching oil paintings (\$100). Total: (\$1,240).</p> <p>Kitchen:</p> <p>Maytag Electric Stove (inoperable/broken) 7 years old (\$0), Whirlpool Side By Side Refrigerator 7 years old (\$175), Magic Chef Microwave 3 years old (\$75), Kitchen Table (\$40), 3 chairs (\$30), Broken Built-In Dishwater-not working (\$0), Assorted small kitchen appliances-coffee maker, crockpot, blender, sandwich maker, waffle maker, bread machine, Cotisserie, vacuum bag sealer, 2 pressure cookers, slicer/food processor, electric frypan, juicer, George Foreman Grill (\$300). Total: (\$820).</p> <p>Located at: 3009 223rd Place, Sauk Village, IL 60411 Total: \$1,860.</p>	J	1,860.00

Sub-Total > **1,860.00**
(Total of this page)

Sheet 1 of 6 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		All amounts listed are estimated replacement (age & condition) values:	J	2,435.00
		Bedroom #1		
		Old Dresser (\$10), Sauder Wardrobe (\$50), Cutting/Sewing Tables (\$75), Dress Form (\$50), Metal 5-Shelving Unit (\$10), Wall Shelving (\$5), Shoe Storage (\$15). Total: (\$215)		
		Bedroom #2		
		Twin Bed w/headboard and matching dresser w/mirror (\$150), Black Plastic 4-Shelving unit (\$10), Office Chair (\$40), Office Chair (\$15), Student Desk (\$20), Computer Desk (\$75), HP Personal Computer Pavillion 761, 6 years old, Flat Panel, 17" monitor, & HP Photosmart C5420 Printer/Scanner/Copier (\$500), EuroPro Power Surger (\$100), Singer Sewing Machine Quantum 7360 (\$200). Total: (\$1,110)		
		Bedroom #3 (Master):		
		Full Size Bed w/Headboard (\$200), Highboy Dresser (\$75), Dresser (\$50), Sauder Bookcase 4-Shelf unit (\$30), Old Montgomery Ward 21" TV (\$10), Gibson Epiphone Guitar (\$100), Hohner Panther 15 Watt Amp (\$50), Effects Pedal-Zoom Player 1010 (\$50), Sauder File Cabinet (\$20). Total: (\$585)		
		Utility Room:		
		Admiral Washer 20lb, Heavy Duty, 10 years old (\$150), Admiral Dryer 22lb Giant Capacity, 10 years old (\$200), Scunci Steamer (\$25), Conair Steamer (\$25), Carpet Steamer (\$75), Dirt Devil Reaction Vacuum (\$50). Total: (\$525)		
		Total: \$2,435 Located at 3009 223rd Place, Sauk Village, IL 60411		

Sub-Total > **2,435.00**
(Total of this page)

Sheet 2 of 6 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		All amounts listed are estimated replacement (age & condition) values:	J	690.00
		Garage:		
		Tools & Tool Chest (\$200), Leaf Blower (\$25), Kerosene Heater (\$50), Bird Cage - Wrought Iron (\$150), Kennel (\$40), Assorted Power Tools (\$150), Small Chest Freezer (\$75). Total: (\$690).		
		Located at: 3009 223rd Place, Sauk Village, IL 60411.		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Salt & Pepper Shaker Collection (30 Sets) - \$300	J	300.00
		Located at: 3009 223rd Place, Sauk Village, IL 60411		
		Jim Beam Bottle Collection (28 Bottles) - \$250	J	250.00
		Located at: 3009 223rd Place, Sauk Village, IL 60411		
		Assorted Used Books - approximately 100 - \$50 total	J	60.00
		Assorted VHS Tapes - approximately 40 - \$10 total		
		Located at: 3009 223rd Place, Sauk Village, IL 60411		
6. Wearing apparel.		Necessary Clothing:	J	2,240.00
		Steven L. Byrne's Clothing: Dress Clothing (\$50), Pants (\$200), Shirts (\$250), Footwear (\$140), Old unused clothing (\$100), Outerwear (\$160). Total: \$900		
		Cheryl A. Byrne's Clothing: Dress Clothing (\$250), Pants (\$30), Shirts (\$30), Footwear (\$80), Old unused clothing (\$500), Outerwear (\$150), Old unused outerwear (\$300). Total: \$1,340.		
		Grand Total: \$2,240. Located at: 3009 223rd Place, Sauk Village, IL 60411.		

Sub-Total > **3,540.00**
(Total of this page)

Sheet 3 of 6 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Jewelry and Jewelry Box (\$300) and wedding band (\$200) Total: \$500	J	500.00
		Located at: 3009 223rd Place, Sauk Village, IL 60411		
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **500.00**
(Total of this page)

Sheet 4 of 6 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2005 Chevy Avalanche 1500 (1/2 Ton), 2 Wheel Drive, 4-Door, 6 CD Changer, No Leather Seats, No Sun Roof, Good Condition - a few scratches, Mileage 40,000 est. Kelley Blue Book: Suggested Retail Value for "Excellent" Condition: \$18,750. Trade-In value was \$12,700. NADA: Clean Retail Price: \$17,250. Located at: 3009 223rd Place, Sauk Village, IL 60411	H	17,250.00
Sub-Total > (Total of this page)				17,250.00

Sheet 5 of 6 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Equipment used in Truck as truck driver for work at Leader Services Inc:	H	1,320.00
		Amounts are Approximate Replacement Values.		
		1 Power Inverter - \$100		
		1 Power Drill - \$80		
		2 Mechanics Tool Boxes - \$30 and \$80		
		1 GPS System - \$200		
		1 CB Radio - \$600		
		1 CB Radio Antenna - \$70		
		1 Socket Wrench Kit - \$30		
		1 Hand Wrench Kit - \$30		
		Total: \$1,220.00		
		Electric Cooler - \$100		
		Location: 3009 223rd Place, Sauk Village, IL 60411		
30. Inventory.	X			
31. Animals.		2 Dogs - Mutts 1. Black Lab Mix 2. Siberian Husky. Neither one is pure-bred.	J	0.00
		Location: 3009 223rd Place, Sauk Village, IL 60411		
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **1,320.00**
(Total of this page)
Total > **28,775.36**

Sheet 6 of 6 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: 3 Bedroom, 1 Bathroom, 1-Car Garage Ranch House on crawl space Location: 3009 223rd Place, Sauk Village, IL 60411	735 ILCS 5/12-901	30,000.00	39,900.00
Market Value of Residence provided by Re/Max Southeast Realtor Marge Moeller of similar homes that sold in area since 8/2008.			
Re/Max Southeast Realtor Marge Moeller 3655 Ridge Road Lansing, IL 60438 1-708-474-4000			
Cash on Hand			
Steven L. Byrne's Cash in Pocket: \$40.00 Cheryl A. Byrne's Cash in Pocket: \$7.00 Total Value: \$47.00	735 ILCS 5/12-1001(b)	47.00	47.00
Location at Residence: 3009 223rd Place, Sauk Village, IL 60411			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Two accounts located at JPMorgan Chase Bank, N.A., Dyer Branch 0025F, 799 Joliet Street, Dyer, IN 46311, 1-800-935-9935 or 1-219-865-2351 totaling: \$1,429.24	735 ILCS 5/12-1001(b)	1,429.24	1,429.24
Checking Account Number: 000185020473509 Checking Account Balance: \$725.73 Names on Checking Account: Steven L. Byrne and Cheryl A. Byrne			
Savings Account Number: 000001620260875 Savings Account Balance: \$703.51 Names on Savings Account: Steven L. Byrne and Cheryl A. Byrne			
Total Value: \$1,555.88			
Advance Financial Federal Credit Union Primary Share Account Number: 95793 Account Balance: \$5.99	735 ILCS 5/12-1001(b)	5.99	5.99
This account is necessary to keep open for the auto loan that Steven L. Byrne has with the credit union.			
Location/Telephone: Advance Financial Federal Credit Union, 4035 Alder Street, East Chicago, IN 46312-2855, 1-219-392-3900.			

B6C (Official Form 6C) (12/07) -- Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
On-line Ebay PayPal Account at www.paypal.com	735 ILCS 5/12-1001(b)	388.13	388.13
Address: PayPal, PO Box 45950, Omaha, NE 68145-0950, 1-888-221-1161 or 1-402-935-2017			
Account Total Amount: \$388.13			

Household Goods and Furnishings

All amounts listed are estimated replacement (age & condition) values:	735 ILCS 5/12-1001(b)	1,860.00	1,860.00
---	------------------------------	-----------------	-----------------

Living Room:

Entertainment Center (\$50), Coffee Table (\$100), End Tables-2 (\$100), End Table Cabinets (\$20), Kenwood Home Stereo-Cabinets, Speakers, CD, Turntable, Cassette, 11-12 years old (\$200), Couch Table (\$50), Curio Cabinet (\$60), Zenith 27" TV, bad color, 10 years old (\$20), RCA 500-Watt Home Theatre 6-Speaker (\$100), Lazy Boy Couch with Recliners, Fold -down center section (\$150), Matching Loveseat (\$75), Sony DVD Player (\$40), Sylvania VCR Player (\$10), Black Plastic 4-shelf unit (\$10), Brass and Glass Floor Lamp w/Shelf(\$25), Sauder Pantry Cabinet (\$40), Large oil painting (\$90), 2 Matching oil paintings (\$100). Total: (\$1,240).

Kitchen:

Maytag Electric Stove (inoperable/broken) 7 years old (\$0), Whirlpool Side By Side Refrigerator 7 years old (\$175), Magic Chef Microwave 3 years old (\$75), Kitchen Table (\$40), 3 chairs (\$30), Broken Built-In Dishwater-not working (\$0), Assorted small kitchen appliances-coffee maker, crockpot, blender, sandwich maker, waffle maker, bread machine, Cotisserie, vacuum bag sealer, 2 pressure cookers, slicer/food processor, electric frypan, juicer, George Foreman Grill (\$300). Total: (\$820).

Located at: 3009 223rd Place, Sauk Village, IL 60411
Total: \$1,860.

B6C (Official Form 6C) (12/07) -- Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
All amounts listed are estimated replacement (age & condition) values:	735 ILCS 5/12-1001(b)	2,435.00	2,435.00

Bedroom #1

Old Dresser (\$10), Sauder Wardrobe (\$50), Cutting/Sewing Tables (\$75), Dress Form (\$50), Metal 5-Shelving Unit (\$10), Wall Shelving (\$5), Shoe Storage (\$15). Total: (\$215)

Bedroom #2

Twin Bed w/headboard and matching dresser w/mirror (\$150), Black Plastic 4-Shelving unit (\$10), Office Chair (\$40), Office Chair (\$15), Student Desk (\$20), Computer Desk (\$75), HP Personal Computer Pavillion 761, 6 years old, Flat Panel, 17" monitor, & HP Photosmart C5420 Printer/Scanner/Copier (\$500), EuroPro Power Surger (\$100), Singer Sewing Machine Quantum 7360 (\$200). Total: (\$1,110)

Bedroom #3 (Master):

Full Size Bed w/Headboard (\$200), Highboy Dresser (\$75), Dresser (\$50), Sauder Bookcase 4-Shelf unit (\$30), Old Montgomery Ward 21" TV (\$10), Gibson Epiphone Guitar (\$100), Hohner Panther 15 Watt Amp (\$50), Effects Pedal-Zoom Player 1010 (\$50), Sauder File Cabinet (\$20). Total: (\$585)

Utility Room:

Admiral Washer 20lb, Heavy Duty, 10 years old (\$150), Admiral Dryer 22lb Giant Capacity, 10 years old (\$200), Scunci Steamer (\$25), Conair Steamer (\$25), Carpet Steamer (\$75), Dirt Devil Reaction Vacuum (\$50). Total: (\$525)

Total: \$2,435 Located at 3009 223rd Place, Sauk Village, IL 60411

All amounts listed are estimated replacement (age & condition) values:	735 ILCS 5/12-1001(b)	690.00	690.00
---	------------------------------	---------------	---------------

Garage:

Tools & Tool Chest (\$200), Leaf Blower (\$25), Kerosene Heater (\$50), Bird Cage - Wrought Iron (\$150), Kennel (\$40), Assorted Power Tools (\$150), Small Chest Freezer (\$75). Total: (\$690).

Located at: 3009 223rd Place, Sauk Village, IL 60411.

B6C (Official Form 6C) (12/07) -- Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Salt & Pepper Shaker Collection (30 Sets) - \$300	735 ILCS 5/12-1001(b)	300.00	300.00
Located at: 3009 223rd Place, Sauk Village, IL 60411			
Jim Beam Bottle Collection (28 Bottles) - \$250	735 ILCS 5/12-1001(b)	250.00	250.00
Located at: 3009 223rd Place, Sauk Village, IL 60411			
Assorted Used Books - approximately 100 - \$50 total	735 ILCS 5/12-1001(b)	60.00	60.00
Assorted VHS Tapes - approximately 40 - \$10 total			
Located at: 3009 223rd Place, Sauk Village, IL 60411			
<u>Wearing Apparel</u>			
Necessary Clothing:	735 ILCS 5/12-1001(a)	2,240.00	2,240.00
Steven L. Byrne's Clothing: Dress Clothing (\$50), Pants (\$200), Shirts (\$250), Footwear (\$140), Old unused clothing (\$100), Outerwear (\$160). Total: \$900			
Cheryl A. Byrne's Clothing: Dress Clothing (\$250), Pants (\$30), Shirts (\$30), Footwear (\$80), Old unused clothing (\$500), Outerwear (\$150), Old unused outerwear (\$300). Total: \$1,340.			
Grand Total: \$2,240. Located at: 3009 223rd Place, Sauk Village, IL 60411.			
<u>Furs and Jewelry</u>			
Jewelry and Jewelry Box (\$300) and wedding band (\$200)	735 ILCS 5/12-1001(b)	500.00	500.00
Total: \$500			
Located at: 3009 223rd Place, Sauk Village, IL 60411			

B6C (Official Form 6C) (12/07) -- Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
Auto: 2005 Chevy Avalanche 1500 (1/2 Ton), 2 Wheel Drive, 4-Door, 6 CD Changer, No Leather Seats, No Sun Roof, Good Condition - a few scratches, Mileage 40,000 est.	735 ILCS 5/12-1001(c)	2,400.00	17,250.00
Kelley Blue Book: Suggested Retail Value for "Excellent" Condition: \$18,750. Trade-In value was \$12,700.			
NADA: Clean Retail Price: \$17,250.			
Located at: 3009 223rd Place, Sauk Village, IL 60411			
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Equipment used in Truck as truck driver for work at Leader Services Inc:	735 ILCS 5/12-1001(d)	1,320.00	1,320.00

Amounts are Approximate Replacement Values.

1 Power Inverter - \$100
 1 Power Drill - \$80
 2 Mechanics Tool Boxes - \$30 and \$80
 1 GPS System - \$200
 1 CB Radio - \$600
 1 CB Radio Antenna - \$70
 1 Socket Wrench Kit - \$30
 1 Hand Wrench Kit - \$30
 Total: \$1,220.00
 Electric Cooler - \$100

Location: 3009 223rd Place, Sauk Village, IL 60411

B6D (Official Form 6D) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 95793			5/14/2007 Auto Loan Auto: 2005 Chevy Avalanche 1500 (1/2 Ton), 2 Wheel Drive, 4-Door, 6 CD Changer, No Leather Seats, No Sun Roof, Good Condition - a few scratches, Mileage 40,000 est. Kelley Blue Book: Suggested Retail					
Advance Financial Federal Credit Un Federal Credit Union 4035 Alder Street East Chicago, IN 46312-2855		H	Value \$ 17,250.00				24,583.82	7,333.82
Account No. 75-0080287-1 Unit/Week 24420/9			3/31/2003 Mortgage Timeshare Property Unit: 24420, Week Assigned: 9, Location: Star Island Resort and Country Club V, 5000 Avenue of the Stars, Kissimmee, Florida 34746, 1-800-247-0949, 1-800-633-8980, or 1-407-997-8000, x5261.					
Star Island Resort And Country Club 5000 Avenue of the Stars Kissimmee, FL 34746		J	Value \$ 10,900.00				2,598.70	0.00
Account No. 6162432311			4/22/1992 Mortgage Residence: 3 Bedroom, 1 Bathroom, 1-Car Garage Ranch House on crawl space Location: 3009 223rd Place, Sauk Village, IL 60411 Market Value of Residence provided by					
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306		X H	Value \$ 39,900.00				30,049.43	0.00
Account No.								
			Value \$					
Subtotal (Total of this page)							57,231.95	7,333.82
Total (Report on Summary of Schedules)							57,231.95	7,333.82

0 continuation sheets attached

B6E (Official Form 6E) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5490 5000 3762 9552 Bank of America P.O Box 22021 Greensboro, NC 27420-2021		H 7/27/1999 Credit Card used for Daughter's wedding expenses. Contact Telephone: 1-800-789-6685				9,715.74
Account No. 5140-2180-2490-9804 Barclays Bank Attn Customer Support Department PO Box 8833 Wilmington, DE 19899-8833		H 11/28/2008 Miscellaneous Expenses 1-877-523-0478				4,817.51
Account No. A 67028 Cardiospecialists Group LTD 39649 Treasury Center Chicago, IL 60694-9000		W 8/22/2007, 8/23/2007 Medical Bill from Dr Ramsey, Cardiologist. 8/22/07 - Insert Intracoronary Stent & Left Heart Catheterization 8/22/07 - Inpatient Hospital telephone Number: 1-708-748-9800				486.01
Account No. 4185 8720 8243 2254 Chase Bank Attn Bankruptcy Department PO Box 15298 Wilmington, DE 19850-5298		H 12/2008 Credit Card Balance transfers, Household Supplies Telephone Number: 1-800-432-3117				6,581.50
Subtotal (Total of this page)						21,600.76

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 4266 8800 6567 6039	W	3/2004 Credit Card Balance transfer from other cards, Household Supplies Telephone Number: 1-800-432-3117				5,160.14	
Chase Bank Attn Bankruptcy Department PO Box 15298 Wilmington, DE 19850-5298							
Account No. 5401 6830 7841 1409	W	12/2008 Credit Card Balance transfers, Household Supplies Telephone Number: 1-800-432-3117				1,883.86	
Chase Bank Attn Bankruptcy Department PO Box 15298 Wilmington, DE 19850-5298							
Account No. 4266 8411 6062 1403	W	1/2008 Credit Card Balance transfer from other cards, Household Supplies, Telephone Number: 1-800-432-3117				3,321.31	
Chase Bank Attn Bankruptcy Department PO Box 15298 Wilmington, DE 19850-5298							
Account No. 4056 0428 8005 4306	J	3/1995 Credit Card Balance transfer from other card; Household Supplies, Telephone Number: 1-800-432-3117				3,074.44	
Chase Bank PO Box 15298 Wilmington, DE 19850-5298							
Account No. 738445287	W	4/17/2009 Books from Doubleday Book Club Telephone Number: 1-631-563-3881			X	69.68	
Eastern Collection Corporation 1626-1A Locust Avenue Bohemia, NY 11716							
Sheet no. 1 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	13,509.43

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4418 4092 2799 7252 First National Bank Omaha Attn Bankruptcy Bankcard Processing PO Box 3696 Omaha, NE 68103-0696		9/2008 Credit Card Balance transfer from other cards because their interest rates went up; Household Supplies.				10,057.58
Account No. 4418 4092 9227 7002 First National Bank Omaha Attn Bankruptcy Bankcard Processing PO Box 3696 Omaha, NE 68103-0696		12/2006 Credit Card Balance transfer from other card because the interest rate went up, Household Supplies.				481.70
Account No. 809015742 Fransican Physicians Hospital LLC 701 Superior Avenue Munster, IN 46321-4037		2/5/2009 Medical Bill abdominal ultrasound Telephone Number: 1-219-836-1920 or 1-866-449-4130.				210.02
Account No. EP58940 Lake Imaging LLC 55 East 86th Avenue-Suite A PO Box 10645 Merrillville, IN 46411-0645		2/05/2009 Medical Bill Ultrasound Abdominal Upper Right Quadrant for Gall Bladder				139.65
Account No. none Marilyn Byrne 6124 Maple Lane Mc Bain, MI 49657		10/2007 Original Loan to son, Steven L. Byrne, was \$3000. Steven L. Byrne still owes her \$1,000.				1,000.00
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,888.95

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Reference #: 4742360		8/21/2007 to 8/24/2007				
Pellettieri and Associates Attn Nick Kalamotousaki 991 Oak Creek Drive Lombard, IL 60148-6408	W	Medical Services at St. Margaret Mercy Healthcare Centers performed on 8/21/2007. Account #: 0207139641 Telephone Contact #: 1-630-424-4000 or 1-630-620-8934 or 1-866-910-2607 Fax #: 1-630-424-4002				55,057.95
Account No. 786255953 File #: 001015909731		3/2009				
RJM Acquisitions LLC 575 Underhill Boulevard Suite 224 Syosset, NY 11791-3416	W	Books from Literary Guild Select Book Club Account				63.00
Account No. 8037		8/21/2007 to 8/24/2007				
Satish Patel M.D. PO Box 3097 Munster, IN 46321-0097	W	Medical Bill from physician who claims he treated me. Telephone Number: 1-219-662-3931				241.75
Account No. 1318292		2/27/2009				
St Margaret Mercy Healthcare Center 35682 Eagle Way Chicago, IL 60678-0001	H	Medical Bill Gallbladder pre-op check up.			X	59.00
Account No.						
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 55,421.70
(Report on Summary of Schedules)						Total 102,420.84

B6G (Official Form 6G) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Eastern Collection Corporation PO Box 453 Bohemia, NY 11716-0453	Cheryl A. Byrne disputes contract charge of \$69.68 with the Doubleday Book Club. The Eastern Collection Corporation is its collection agency. This creditor and charge is also listed on Schedule F. Contact Telephone Number: 1-631-563-3881 or 1-800-864-5999. My Account Number is 738445287. Cheryl A. Byrne intends to reject this contract.
Star Island Resort And Country Club 5000 Avenue of the Stars Kissimmee, FL 34746	This Timeshare Property is held in both names: Steven L. Byrne and Cheryl A. Byrne. Account Number: 75-0080287-1 Timeshare Property Unit: 2442O Week Assigned: 9 Location: Star Island Resort and Country Club V, a Timeshare Resort, 5000 Avenue of the Stars, Kissimmee, Florida 34746, 1-800-247-0949, 1-800-633-8980, or 1-407-997-8000, x5261. Purchase Price was \$10,900.00. Property may be worth less now. (Unit 2441 next door is currently on sale for \$5,995.00.) Maintenance Fees/Taxes are due every other year in January in lump sum payment of \$825.00. Last payment was in January, 2009. Monthly payments and maintenance/tax fees on this timeshare property are current. Steven L. and Cheryl A. Byrne desire to assume/keep the lease.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Steven Lawrence Byrne,
Cheryl Ann Byrne**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
John J. Pitts, Sr. John J. Pitts, father of Cheryl Ann Byrne, is deceased.	Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306

0

_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Steven Lawrence Byrne**
Cheryl Ann Byrne

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Over the Road Truck Driver	
Name of Employer	Leader Services Inc	
How long employed	1 year, 7 months	
Address of Employer	875 North Wood Dale Road Wood Dale, IL 60191	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 4,454.15	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 4,454.15	\$ 0.00
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): _____

\$ 782.08	\$ 0.00
\$ 650.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,432.08	\$ 0.00
--------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,022.07	\$ 0.00
--------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): **Cheryl A. Byrne Ebay/Half.Com Used Book Sales**

\$ 0.00	\$ 135.09
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 135.09
----------------	------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,022.07	\$ 135.09
--------------------	------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,157.16

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

My income is based upon demand for transportation of goods across the country. This could increase or decrease within the next year.

B6J (Official Form 6J) (12/07)

In re **Steven Lawrence Byrne**
Cheryl Ann Byrne

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	467.12
a. Are real estate taxes included? Yes <u>X</u> No ____		
b. Is property insurance included? Yes <u>X</u> No ____		
2. Utilities:		
a. Electricity and heating fuel	\$	160.00
b. Water and sewer	\$	70.00
c. Telephone	\$	42.45
d. Other <u>See Detailed Expense Attachment</u>	\$	120.93
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	535.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	18.00
8. Transportation (not including car payments)	\$	180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	84.12
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	629.71
b. Other <u>Star Island Resort Timeshare monthly payment</u>	\$	199.90
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	230.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	3,032.23
----	-----------------

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

The cost of food and utilities may increase within the year following the filing of our case.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	3,157.16
b. Average monthly expenses from Line 18 above	\$	3,032.23
c. Monthly net income (a. minus b.)	\$	124.93

B6J (Official Form 6J) (12/07)

In re Steven Lawrence Byrne
Cheryl Ann Byrne Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

<u>ComCast Cable TV</u>	\$	<u>74.98</u>
<u>ComCast Internet</u>	\$	<u>45.95</u>
<u>Total Other Utility Expenditures</u>	\$	<u>120.93</u>

Other Expenditures:

<u>Petcare Expenses (2 Dogs) Food</u>	\$	<u>90.00</u>
<u>Personal Care Products and Services</u>	\$	<u>50.00</u>
<u>Household Supplies</u>	\$	<u>60.00</u>
<u>Petcare Grooming & Medical Expenses</u>	\$	<u>30.00</u>
<u>Total Other Expenditures</u>	\$	<u>230.00</u>

B6 Declaration (Official Form 6 - Declaration), (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Steven Lawrence Byrne**
Cheryl Ann Byrne

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 13, 2009**

Signature **/s/ Steven Lawrence Byrne**
Steven Lawrence Byrne
Debtor

Date **June 13, 2009**

Signature **/s/ Cheryl Ann Byrne**
Cheryl Ann Byrne
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Steven Lawrence Byrne
Cheryl Ann Byrne**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$21,540.08

SOURCE
2009 Gross Income from 1/1/2009 - 5/16/2009 Husband Leader Service Inc Over the Road Truck Driver: \$20,490.80 (2009 Pay Stubs). No other payments in May due to unpaid leave.

June 1-12, 2009 payment: \$1,050.00 (Approximately)

Total: \$21,234.35

**Leader Services Inc
875 North Wood Dale Road
Wood Dale, IL 60191**

AMOUNT	SOURCE
\$61,591.00	2008 Adjusted Gross Income Husband (IRS Figures) (Joint Filing) Total: \$61,591.00. Includes: W-2 Husband Leader Services Inc Over the Road Truck Driver Wages, Tips, Other Comp: \$59,192.85. Leader Services Inc 875 North Wood Dale Road Wood Dale, IL 60191
\$150.00	2008 - October - Nutronix International - Wife - Business: Part Time Sales of Nutritional Vitamins From 2/2008 to 12/2008. Total Income: Check received for \$150.00 in 10/2008. Two Addresses: Nutronix International 7518 Mechanicsville Turnpike Mechanicsville, VA 2311 and Nutronix International 8529 Meadowbridge Road Suite 300 Mechanicsville, VA 23116 1-877-990-9951 or 1-804-559-8900.
\$67,601.00	2007 Adjusted Gross Income Husband (IRS Figures) Total: \$67,601.00. Includes: 1. 1099-MISC (Miscellaneous Income - Nonemployee Compensation) Leader Services Inc Over the Road Truck Driver: \$12,882.00 2. 2007 W-2 HMN Transport Inc Over the Road Truck Driver Wages, Tips, Other Comp: \$55,512.11 3. IL State Tax Refund: \$117.12 HMN Transport Inc 2090 Lakin Avenue Suite 3A Elgin, IL 60123 Leader Services Inc 875 North Wood Dale Road Wood Dale, IL 60191

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,111.06	2009 Workers' Compensation from current employer, Leader Services Inc. Total: \$3,111.06 1/15/2009 to 1/23/2009: \$1,120.05 1/24/2009 to 1/30/2009: \$870.96 1/31/2009 to 2/6/2009: \$870.96 2/7/2009 to 2/8/2009: \$249.09 Leader Services Inc 875 North Wood Dale Road Wood Dale, IL 60191
\$2,550.00	2008 Federal Income Tax Refund: \$2,550.00 (Income received this year - 2009- from filing 2008 tax return) Filed 2008 Income Tax: 2/2009. Received Refund: 3/2009

AMOUNT	SOURCE
\$157.00	2008 Illinois State Income Tax Refund: \$157.00. (Income received this year - 2009- from filing 2008 tax return)
	Filed 2008 Income Tax: 2/2009. Received Refund: 3/2009
\$117.12	2007 Illinois State Income Tax Refund: \$117.12 (Income received last year - 2008 - from filing 2007 tax return)
\$3,000.00	2007 - October: Personal Loan from Husband's Mother, Marilyn Byrne On or about 10/2007. Loan Amount: \$3,000.00.
	Marilyn Byrne 6124 Maple Lane McBain, MI 49657 1-231-826-3477
\$1,381.48	Ebay (PayPal & Half.Com) - Wife These are sales of used books and old VHS tapes through on-line vendors, PayPal.com and Half.com-Ebay companies. Sales for both accounts stopped on or about 5/15/09.
	Income from sales on PayPal.com: 6/07 - 12/07: \$360.78 2008: \$0 1/1/09-5/7/09: \$596.13 Income from sales on Half.com: 2007: \$4.76 -Income received from sales from 12/1/2007 to 12/15/2007 2008: \$179.25 1/1/09-5/15/09: \$240.56 Half.com Phone: 1-408-376-7400 PayPal Phone: 1-402-935-2017

3. Payments to creditors

None
☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
First National Bank Omaha Attn Bankruptcy Bankcard Processing PO Box 3696 Omaha, NE 68103-0696	2/27/2009 (\$346) & 4/8/2009 (\$348). Total: \$694.00. The payment on 2/27/2009 was received on 3/2/2009 which is prior to the 90-day period.	\$348.00	\$10,057.58
Star Island Condo V Account Number 75-0080287-1 PO Box 850001 Orlando, FL 32885-0028	3/17/2009, 4/17/2009, 5/17/2009, and 6/10. All 4 payments were in amount of: \$199.90. Total: \$799.60.	\$799.60	\$2,598.70
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306	Necessary Home Mortgage Payments: \$467.12 every month. Total for 4/1/2009, 5/1/2009, and 6/1/2009: \$1401.36.	\$1,401.36	\$30,049.43

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Advance Financial Federal Credit Un Federal Credit Union 4035 Alder Street East Chicago, IN 46312-2855	Necessary Vehicle Loan payments: 3/30/2009, 4/30/2009, and 5/30/2009. Each payment was \$629.71. Total: \$1889.13.	\$1,889.13	\$24,583.82

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Marilyn Byrne 6124 Maple Lane Mc Bain, MI 49657 Mother of Steven L. Byrne	11/2007 and 12/2007. Payment was \$1000.00 for each date. These dates are outside of the 1 year requirement for insiders.	\$2,000.00	\$1,000.00

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
In Re: HOFBAUER, DANIEL MICHAEL U.S. Bankruptcy Court - Western District of Missouri Case Name: Daniel Michael Hofbauer Case Number: 07-44142- DRD7	Steven L. Byrne and Cheryl A. Byrne were unsecured claimants in this case.	U.S. Bankruptcy Court Western District of Missouri 400 East 9th Street Room 1510 Kansas City, MO 64106 1-816-512-5000 or 1-816-512- 1800	Case is completed/discharged as of May 26,2009. Trustee, Janice E. Stanton, did not pay any funds to Steven and Cheryl Byrne as per the AMENDED SUMMARY OF THE TRUSTEE'S FINAL REPORT.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	--	---------------	-----------------------------------

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Theodore M. Liddell, LLC 1395B Main St., Suite C Crete, IL 60417	6/5/2009 - \$749.00 6/13/2009 - \$700.00	\$1,449.00 - Attorney Fee

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Money Management International Inc 16860 South Oak Park Avenue Suite 104 Tinley Park, IL 60477	5/2/2009 - \$50.00 for Mandatory Pre-Filing Bankruptcy Class and Certificate of Counseling performed by Money Management International, Inc. 5/12/2009 - \$1,450.00 (Attorney Fee)	\$50.00 - Money Management International Inc. (Pe-Bankruptcy Counseling)

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Half.Com An Ebay Company 500 South Gravers Road Plymouth Meeting, PA 19462-1719 On-line Web Vendor	Assorted Dates in 2007,2008, and 2009	Cheryl A. Byrne routinely sells used books and used videos/VHSs on www.half.ebay.com, an internet based vendor. Half.com deposits all monies from Cheryl's sales into her checking account, also listed in Schedule B (exemption claimed). The last sale was on or about May 15, 2009. The following is the money Cheryl A. Byrne made from sales during each year. 2007: \$4.76 -Income received from 12/1/07-12/15/07 2008: \$179.25 1/1/09-5/15/07: \$240.56 Ebay - Half.com's Contact Number: 1-408-376-7400
PayPal PO Box 45950 Omaha, NE 68145-0950 On-Line Web Vendor	Assorted Dates from 5/18/2007 to 5/18/2009	On-line Ebay PayPal Account at www.paypal.com. Cheryl A. Byrne sells used books, old clothing, old video games through PayPal. The following sales and resulting income occurred: 6/2007 - 12/2007: \$360.78 2008: \$0 1/1/09-5/7/09: \$596.13 Address: PayPal, PO Box 45950, Omaha, NE 68145-0950, 1-888-221-1161 or 1-402-935-2017 Current On-Line Account Total Amount: \$388.13 (exemption claimed on Schedule B).

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Nutronix International	4122	8529 Meadowbridge Road Suite 300 Mechanicsville, VA 23116	Cheryl A. Byrne's Part- Time Home Business - Home Salesperson of Nutritional Vitamins	Approximately 2/2008 through 12/2008.
			2008 - October - Nutronix International - Wife - Business: Part Time Sales of Nutritional Vitamins From 2/2008 to 12/2008. Total Income: Check received for \$150.00 in 10/2008.	
			Two Addresses: Nutronix International 7518 Mechanicsville Turnpike Mechanicsville, VA 2311 and	
			Nutronix International 8529 Meadowbridge Road Suite 300 Mechanicsville, VA 23116 1-877-990-9951 or 1-804- 559-8900.	

None
☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Cheryl A. Byrne
3009 223rd Place
Sauk Village, IL 60411-5830

DATES SERVICES RENDERED

Cheryl A. Byrne kept her own records. She no longer has this business. Nutronix International did not generate a W-2 because Cheryl did not make enough money - only \$150.00 received in 10/2008. (Cheryl Byrne did request and pay for a W-2 to be sent to her, but she never received one from the company.)

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Cheryl A. Byrne
Cheryl A. Byrne kept possession of her accounts. She no longer has this business.

3009 223rd Place
Sauk Village, IL 60411

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>June 13, 2009</u>	Signature <u>/s/ Steven Lawrence Byrne</u> Steven Lawrence Byrne Debtor
---------------------------	---

Date <u>June 13, 2009</u>	Signature <u>/s/ Cheryl Ann Byrne</u> Cheryl Ann Byrne Joint Debtor
---------------------------	---

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **Steven Lawrence Byrne**
Cheryl Ann Byrne

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Advance Financial Federal Credit Un	Describe Property Securing Debt: Auto: 2005 Chevy Avalanche 1500 (1/2 Ton), 2 Wheel Drive, 4-Door, 6 CD Changer, No Leather Seats, No Sun Roof, Good Condition - a few scratches, Mileage 40,000 est. Kelley Blue Book: Suggested Retail Value for "Excellent" Condition:
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Star Island Resort And Country Club	Describe Property Securing Debt: Timeshare Property Unit: 24420, Week Assigned: 9, Location: Star Island Resort and Country Club V, 5000 Avenue of the Stars, Kissimmee, Florida 34746, 1-800-247-0949, 1-800-633-8980, or 1-407-997-8000, x5261.
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Wells Fargo Home Mortgage	Describe Property Securing Debt: Residence: 3 Bedroom, 1 Bathroom, 1-Car Garage Ranch House on crawl space Location: 3009 223rd Place, Sauk Village, IL 60411 Market Value of Residence provided by Re/Max Southeast Realtor Marge Moeller of similar homes that sold in are
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Eastern Collection Corporation	Describe Leased Property: Cheryl A. Byrne disputes contract charge of \$69.68 with the Doubleday Book Club. The Eastern Collection Corporation is its collection agency. This creditor and charge is also listed on Schedule F. Contact Telephone Number: 1-631-563-3881 or 1-800-864-5999. My Account Number is 738445287. Cheryl A. Byrne intends to reject this contract.	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

Property No. 2

B8 (Form 8) (12/08)

Page 3

Lessor's Name: Star Island Resort And Country Club	Describe Leased Property: This Timeshare Property is held in both names: Steven L. Byrne and Cheryl A. Byrne. Account Number: 75-0080287-1 Timeshare Property Unit: 2442O Week Assigned: 9 Location: Star Island Resort and Country Club V, a Timeshare Resort, 5000 Avenue of the Stars, Kissimmee, Florida 34746, 1-800-247-0949, 1-800-633-8980, or 1-407-997-8000, x5261. Purchase Price was \$10,900.00. Property may be worth less now. (Unit 2441 next door is currently on sale for \$5,995.00.) Maintenance Fees/Taxes are due every other year in January in lump sum payment of \$825.00. Last payment was in January, 2009. Monthly payments and maintenance/tax fees on this timeshare property are current. Steven L. and Cheryl A. Byrne desire to assume/keep the lease.	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
---	--	---

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 13, 2009

Signature /s/ Steven Lawrence Byrne
Steven Lawrence Byrne
Debtor

Date June 13, 2009

Signature /s/ Cheryl Ann Byrne
Cheryl Ann Byrne
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **Steven Lawrence Byrne**
Cheryl Ann Byrne

Debtor(s)

Case No.

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,449.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,449.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **Clients were referred by Attorney Janet L. Schwieters. Clients were informed that her referral fee is \$400.00. This amount is included in the \$1,449.00.**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: June 13, 2009

/s/ Theodore Marcus Liddell
Theodore Marcus Liddell 6295197
Theodore M. Liddell, LLC
1395B Main St., Suite C
Crete, IL 60417
(708) 310-2052 Fax: (708) 235-2045
questions@attytheodoremliddell.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Theodore Marcus Liddell 6295197

Printed Name of Attorney

Address:

1395B Main St., Suite C

Crete, IL 60417

(708) 310-2052

questions@attytheodoremliddell.com

X **/s/ Theodore Marcus Liddell**

Signature of Attorney

June 13, 2009

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Steven Lawrence Byrne

Cheryl Ann Byrne

Printed Name(s) of Debtor(s)

X **/s/ Steven Lawrence Byrne**

Signature of Debtor

June 13, 2009

Date

Case No. (if known) _____

X **/s/ Cheryl Ann Byrne**

Signature of Joint Debtor (if any)

June 13, 2009

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Steven Lawrence Byrne
Cheryl Ann Byrne Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 52

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 13, 2009 /s/ Steven Lawrence Byrne
Steven Lawrence Byrne
Signature of Debtor

Date: June 13, 2009 /s/ Cheryl Ann Byrne
Cheryl Ann Byrne
Signature of Debtor

Advance Financial Federal Credit Un
Federal Credit Union
4035 Alder Street
East Chicago, IN 46312-2855

Bank of America
P.O Box 22021
Greensboro, NC 27420-2021

Bank of America
Attn Bankruptcy Department
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
PO Box 15019
Wilmington, DE 19886-5019

Bank of America
4050 Ogletown Stanton Road
Newark, DE 19713

Barclays Bank
Attn Customer Support Department
PO Box 8833
Wilmington, DE 19899-8833

Barclays Bank Delaware
125 South West Street
Wilmington, DE 19801

Cardiospecialists Group LTD
39649 Treasury Center
Chicago, IL 60694-9000

Chase Bank
Attn Bankruptcy Department
PO Box 15298
Wilmington, DE 19850-5298

Chase Bank
Attn Bankruptcy Department
PO Box 15298
Wilmington, DE 19850-5298

Chase Bank
Attn Bankruptcy Department
PO Box 15298
Wilmington, DE 19850-5298

Chase Bank
Attn Bankruptcy Department
PO Box 15298
Wilmington, DE 19850-5298

Chase Bank
PO Box 15298
Wilmington, DE 19850-5298

Chase Bank
800 Brooksedge Boulevard
Westerville, OH 43081

Chase Bank
800 Brooksedge Boulevard
Westerville, OH 43081

Chase Bank
800 Brooksedge Boulevard
Westerville, OH 43081

Chase Bank
800 Brooksedge Boulevard
Westerville, OH 43081

Chase Bank
800 Brooksedge Boulevard
Westerville, OH 43081

Chase Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

Chase Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

Chase Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

Chase Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

Chase Cardmember Service
PO Box 15153
Wilmington, DE 19886-5153

Eastern Collection Corporation
1626-1A Locust Avenue
Bohemia, NY 11716

Eastern Collection Corporation
PO Box 453
Bohemia, NY 11716-0453

Eastern Collection Corporation
PO Box 453
Bohemia, NY 11716-0453

First National Bank Omaha
Attn Bankruptcy Bankcard Processing
PO Box 3696
Omaha, NE 68103-0696

First National Bank Omaha
Attn Bankruptcy Bankcard Processing
PO Box 3696
Omaha, NE 68103-0696

First National Bank Omaha
P.O. Box 2557
Omaha, NE 68103-2557

First National Bank Omaha
P.O. Box 2557
Omaha, NE 68103-2557

Fransican Physicians Hospital LLC
701 Superior Avenue
Munster, IN 46321-4037

Juniper Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337

Lake Imaging LLC
55 East 86th Avenue-Suite A
PO Box 10645
Merrillville, IN 46411-0645

Marilyn Byrne
6124 Maple Lane
Mc Bain, MI 49657

MiraMed Revenue Group
Department 77304
PO Box 77000
Detroit, MI 48277-0304

MiraMed Revenue Group
Reference Number 4742360
991 Oak Creek Drive
Lombard, IL 60148-6408

MiraMed Revenue Group LLC
PO Box 536
Linden, MI 48451-0536

Pellettieri and Associates
Attn Nick Kalamotousaki
991 Oak Creek Drive
Lombard, IL 60148-6408

RJM Acquisitions LLC
575 Underhill Boulevard
Suite 224
Syosset, NY 11791-3416

RJM Acquisitions LLC
PO Box 18006
Hauppauge, NY 11788-8806

Satish Patel M.D.
PO Box 3097
Munster, IN 46321-0097

St Margaret Mercy Healthcare Center
35682 Eagle Way
Chicago, IL 60678-0001

St Margaret Mercy Healthcare Center
Processing Center
PO Box 6195
Reading, PA 19610

Star Island Condo V
PO Box 850001
Orlando, FL 32885-0028

Star Island Development
Account Number 75-0080287-1
PO Box 850001
Orlando, FL 32885-0093

Star Island Development Corporation
2791 North Poinciana Boulevard
Kissimmee, FL 34746

Star Island Development Corporation
2800 North Poinciana Boulevard
Kissimmee, FL 34746

Star Island Resort And Country Club
5000 Avenue of the Stars
Kissimmee, FL 34746

Star Island Resort And Country Club
5000 Avenue of the Stars
Kissimmee, FL 34746

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306

Wells Fargo Home Mortgage
PO Box 6423
Carol Stream, IL 60197-6423

Wells Fargo Home Mortgage
3480 Stateview Boulevard
Fort Mill, SC 29716